

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
William H. Gutches
Marybeth Gutches
DebtorsCase No. 12-15388-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Christina
Form ID: 138NEWPage 1 of 3
Total Noticed: 49

Date Rcvd: Aug 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2017.

db/jdb
cr +William H. Gutches, Marybeth Gutches, 531 Elliott Drive, King of Prussia, PA 19406-1611
+Toyota Lease Trust, c/o Kantrowitz & Phillippi, LLC, Suite 320, 1835 Market Street,
Philadelphia, PA 19103-2964
cr +Toyota Motor Credit Corporation, c/o Kantrowitz & Phillippi, LLC,
Ste 320, 1835 Market Street, Philadelphia, PA 19103-2964
12773092 +American Express, Po Box 360002, Ft Lauderdale, FL 33336-0002
12844168 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
12879107 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
12773093 +Aqua, 762 W. Lancaster Avenue, Bryn Mawr, PA 19010-3489
12791837 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102)
12773094 Bank Of America, Po Box 1516, Newark, NJ 07101
12859485 Bank of America, N.A., Bankruptcy Department, P.O. Box 660933, Dallas, TX 75266-0933
12773095 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Drive, Richmond, VA 23238)
13392355 +CENLAR CENTRAL LOAN ADMINISTRATION, Attention Payment Processing, 425 Phillips Boulevard,
Ewing, NJ 08618-1430
12884782 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
12777643 +Citizens Auto Finance, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
12785995 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
12787386 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
13103593 +EverBank, 301 West Bay Street, Jacksonville, FL 32202-5180
12773098 +GMAC, POB 4622, Waterloo, IA 50704-4622
12907399 +GMAC Mortgage, LLC, Attn: Payment Processing, 3451 Hammond Avenue,
Waterloo, IA 50702-5300
12773102 +MBNA, POB 4501, Wilmington, DE 19807-4501
12773101 +Macys, POB 183083, Columbus, OH 43218-3083
12773103 +PECO Energy, Po Box 13778, Philadelphia, PA 19101-3778
12773107 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, POB 17187, Baltimore, MD 21297)
12837897 Toyota Lease Trust, PO Box 8026, Cedar Rapids, Iowa 52408-8026
13037968 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
12873001 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026
12773096 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: Citizens Bank, POB 18204, Bridgeport, CT 06601)
12773108 +Verizon, Po Box 8585, Philadelphia, PA 19101-8585

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Aug 18 2017 01:40:35 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 18 2017 01:40:11
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 18 2017 01:40:34 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr E-mail/PDF: gecsedirecoverycorp.com Aug 18 2017 01:41:27 GE Capital Retail Bank,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
cr +E-mail/Text: bankruptcy.bnc@ditech.com Aug 18 2017 01:40:07 Green Tree Servicing LLC,
POB 0049, Palatine, IL 60055-0001
cr E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 18 2017 01:41:39
Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457
cr +E-mail/PDF: gecsedirecoverycorp.com Aug 18 2017 01:41:27
Recovery Management Systems Corporation For GE Mon, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
cr +E-mail/PDF: pa_dc_litigation@navient.com Aug 18 2017 01:41:39
Sallie Mae Inc on Behalf of USA Funds, Attn: Bankruptcy Litigation Unite E3149,
PO BOX 6180, Indianapolis, IN 46206-6180
12799565 E-mail/Text: cio.bncmail@irs.gov Aug 18 2017 01:40:03 DEPARTMENT OF TREASURY,
INTERNAL REVENUE SERVICE, P O BOX 7346, PHILADELPHIA PA 19101-7346
12803197 E-mail/PDF: gecsedirecoverycorp.com Aug 18 2017 01:41:27 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
13314751 +E-mail/Text: bankruptcy.bnc@ditech.com Aug 18 2017 01:40:07 Green Tree Servicing LLC,
PO Box 0049, Palatine, IL 60055-0049, Telephone 60055-0049
12773100 +E-mail/Text: bnckohlsnotices@becket-lee.com Aug 18 2017 01:40:02 Kohls, POB 2983,
Milwaukee, WI 53201-2983
12984265 E-mail/PDF: resurgentbknofications@resurgent.com Aug 18 2017 01:41:39 LVNV Funding LLC,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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Total Noticed: 49

Date Rcvd: Aug 17, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12934203 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 18 2017 01:41:39 Midland Funding LLC,
by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
12773104 +E-mail/Text: blegal@phfa.org Aug 18 2017 01:40:26 PHFA, 211 N. Front Street,
Harrisburg, PA 17101-1466
12927047 E-mail/PDF: rmscedi@recoverycorp.com Aug 18 2017 01:41:38 Portfolio Investments II LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120,
Miami, FL 33131-1605
12773105 +E-mail/PDF: gecscdi@recoverycorp.com Aug 18 2017 01:41:27 QVC, POB 965020,
Orlando, FL 32896-5020
12882131 E-mail/Text: bnc-quantum@quantum3group.com Aug 18 2017 01:40:09
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
12791589 E-mail/PDF: rmscedi@recoverycorp.com Aug 18 2017 01:41:30
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
12773106 +E-mail/PDF: pa_dc_claims@navient.com Aug 18 2017 01:41:30 Sallie Mae, POB 9500,
Wilkes Barre, PA 18773-9500
12804026 E-mail/PDF: pa_dc_litigation@navient.com Aug 18 2017 01:41:39 Sallie Mae Inc. on behalf of,
United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430,
Wilkes-Barre, PA 18773-9430

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
12773097* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Preferred, POB 6403, Carol Stream, IL 60197)
12773099* +IRS, 600 Arch Street, Room 5200, Philadelphia, PA 19106-1611

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2017 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor EverBank ecfmail@mwc-law.com
ANDREW SPIVACK on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com
ANN E. SWARTZ on behalf of Creditor EverBank ecfmail@mwc-law.com, ecfmail@mwc-law.com
CELINE P. DERKRIKORIAN on behalf of Creditor EverBank ecfmail@mwc-law.com
GARY E. THOMPSON on behalf of Joint Debtor Marybeth Gutches get24esq@aol.com
GARY E. THOMPSON on behalf of Plaintiff William H. Gutches get24esq@aol.com
GARY E. THOMPSON on behalf of Plaintiff Marybeth Gutches get24esq@aol.com
GARY E. THOMPSON on behalf of Debtor William H. Gutches get24esq@aol.com
JASON BRETT SCHWARTZ on behalf of Creditor Citizens Automobile Finance
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com
JEFFREY T GROSSMAN on behalf of Creditor Citizens Automobile Finance
jgrossman@grossmanfirm.com, jottinger@grossmanfirm.com; jschwartz@grossmanfirm.com
JEROME B. BLANK on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com
JILL MANUEL-COUGHLIN on behalf of Creditor Bank of America, N.A. jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
JOSEPH ANGELO DESSOYE on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Ally Bank fka GMAC Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
MARISA MYERS COHEN on behalf of Creditor EverBank mcohen@mwc-law.com
STEVEN B. KANTROWITZ on behalf of Creditor Toyota Lease Trust skantro@aol.com
STEVEN B. KANTROWITZ on behalf of Creditor Toyota Motor Credit Corporation skantro@aol.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

THOMAS I. PULEO on behalf of Creditor Ally Bank fka GMAC Bank tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 20

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: William H. Gutches and Marybeth
Gutches

Debtor(s)

Bankruptcy No: 12-15388-elf
Chapter: 13

NOTICE

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street
Suite 400
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 8/17/17